

In re:  
Michael David Wynder  
Debtor

Case No. 19-12166-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Apr 16, 2024

User: admin  
Form ID: 138OBJ

Page 1 of 4  
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 18, 2024:

Recip ID	Recipient Name and Address
db	#+ Michael David Wynder, 5 Almond Court, Lafayette Hill, PA 19444-2500
14301770	Internal Revenue Service, US Dept. of the Treasury, Philadelphia, PA 19102
14305027	+ Quicken Loans Inc., c/o KEVIN G. MCDONALD, KML LAW GROUP, P.C., 701 Market St. Suite 5000, Philadelphia, PA 19106-1541
14302665	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Apr 16 2024 23:53:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 16 2024 23:52:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14311939	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Apr 16 2024 23:52:00	ACAR Leasing LTD d/b/a GM Financial Leasing, PO BOX 183853, Arlington, TX 76096-3853
14301757	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Apr 16 2024 23:52:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
14330185	Email/PDF: bncnotices@becket-lee.com	Apr 17 2024 00:00:29	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14301758	+ Email/PDF: bncnotices@becket-lee.com	Apr 16 2024 23:59:40	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14301759	+ Email/PDF: bncnotices@becket-lee.com	Apr 16 2024 23:59:34	Amex/Bankruptcy, Correspondence, Po Box 981540, El Paso, TX 79998-1540
14301762	Email/PDF: acg.bmw.ebn@aisinfo.com	Apr 17 2024 00:00:22	BMW Financial Services, PO Box 3608, Dublin, OH 43016-0306
14315881	Email/PDF: acg.bmw.ebn@aisinfo.com	Apr 17 2024 00:00:14	BMW Financial Services NA, LLC, P.O. Box 3608, Dublin, OH 43016
14304389	+ Email/PDF: acg.acg.ebn@aisinfo.com	Apr 17 2024 00:13:57	BMW Financial Services NA, LLC, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14706861	+ Email/PDF: acg.acg.ebn@aisinfo.com	Apr 16 2024 23:59:36	BMW Financial Services NA, LLC c/o AIS Portfolio S, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

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14301760	+ Email/Text: creditcardbkcorrespondence@bofa.com	Apr 16 2024 23:52:00	Bank Of America, 4909 Savarese Circle, FI1-908-01-50, Tampa, FL 33634-2413
14331131	+ Email/Text: mortgagebkcorrespondence@bofa.com	Apr 16 2024 23:52:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14301761	+ Email/Text: BarclaysBankDelaware@tsico.com	Apr 16 2024 23:52:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
14301763	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 17 2024 00:00:12	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14324803	+ Email/PDF: ebn_ais@aisinfo.com	Apr 16 2024 23:59:06	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14318504	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Apr 16 2024 23:52:00	Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison Texas 75001-9013
14340979	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 16 2024 23:59:32	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14301765	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 16 2024 23:59:06	Citibank/Sears, Attn: Bankruptcy, Po Box 6275, Sioux Falls, SD 57117-6275
14301766	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 16 2024 23:59:14	Citicards Cbna, Citi Bank, Po Box 6077, Sioux Falls, SD 57117-6077
14301768	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 16 2024 23:59:36	Dsnb Bloomingdales, Attn: Recovery 'Bk', Po Box 9111, Mason, OH 45040
14301777	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 16 2024 23:59:36	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
14340980	Email/Text: bnc-quantum@quantum3group.com	Apr 16 2024 23:52:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14308997	Email/Text: mrdiscen@discover.com	Apr 16 2024 23:52:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14301767	+ Email/Text: mrdiscen@discover.com	Apr 16 2024 23:52:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14325971	+ Email/Text: LossPrevention@unitedfcu.com	Apr 16 2024 23:53:00	Gold Credit Union, 4703 Hamilton Blvd., Allentown, PA 18103-6066
14301764	Email/PDF: ais.chase.ebn@aisinfo.com	Apr 16 2024 23:59:32	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
14301773	Email/Text: Bankruptcy.Notices@pnc.com	Apr 16 2024 23:52:00	PNC Bank, Attn: Bankruptcy Department, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
14340924	Email/Text: Bankruptcy.Notices@pnc.com	Apr 16 2024 23:52:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
14340945	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 16 2024 23:59:02	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14301772	+ Email/Text: CollectionsDept@PFCU.COM	Apr 16 2024 23:52:00	Philadelphia FCU, Attn: Bankruptcy, 12800 Townsend Rd, Philadelphia, PA 19154-1095
14301774	+ Email/Text: bankruptcyteam@quickenloans.com	Apr 16 2024 23:53:00	Quicken Loans, 662 Woodward Avenue, Detroit, MI 48226-3433
14314179	+ Email/Text: bankruptcyteam@quickenloans.com	Apr 16 2024 23:53:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
14301775	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 17 2024 00:00:12	Synchrony Bank/Gap, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14301776	+ Email/Text: bkelectronicnotices@usaa.com	Apr 16 2024 23:52:00	Usaa Federal Savings Bank, Attn: Bankruptcy, 10750 Mcdermott Freeway, San Antonio, TX 78288-1600

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TOTAL: 35

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14301769		Gold Credit Union
14397543	*+	ACAR Leasing Ltd. d/b/a GM Financial Leasing, PO BOX 183853, Arlington, TX 76096-3853
14325959	*+	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
14332279	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14325960	*+	Amex Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14325961	*+	Amex/Bankruptcy Correspondence, Po Box 981540, El Paso, TX 79998-1540
14325964	*P++	BMW FINANCIAL SERVICES, CUSTOMER SERVICE CENTER, PO BOX 3608, DUBLIN OH 43016-0306, address filed with court:, BMW Financial Services, PO Box 3608, Dublin, OH 43016-0306
14325962	*	Bank Of America 4909, Savarese Circle Fl1-908-01-50, Tampa, FL 33634
14325963	*+	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
14325965	*+	Capital One Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14325967	*+	Citibank/Sears, Attn: Bankruptcy Po Box 6275, Sioux Falls, SD 57117-6275
14325968	*+	Citicards Cbna Citi Bank, Po Box 6077, Sioux Falls, SD 57117-6077
14325970	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court:, Dsnb Bloomingdales, Attn: Recovery "Bk", Po Box 9111, Mason, OH 45040
14325979	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court:, Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
14325969	*+	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14325972	*	Internal Revenue Service, US Dept. of the Treasury, Philadelphia, PA 19102
14325966	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
14301771	*+	Jessica Wynder, 280 Ridge Pike Apt C, Lafayette Hill, PA 19444-1952
14325973	*+	Jessica Wynder, 280 Ridge Pike Apt C, Lafayette Hill, PA 19444-1952
14325975	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, Attn: Bankruptcy Department, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
14469982	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14325974	*+	Philadelphia FCU, Attn: Bankruptcy 12800 Townsend Rd, Philadelphia, PA 19154-1095
14325976	*+	Quicken Loans, 662 Woodward Avenue, Detroit, MI 48226-3433
14325977	*+	Synchrony Bank/Gap, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14325978	*+	Usaa Federal Savings Bank, Attn: Bankruptcy, 10750 Mcdermott Freeway, San Antonio, TX 78288-1600
14325958	*+	jessica wynder, 280 ridge pike Apt C, Lafayette Hill, PA 19444-1952
14301756	##+	jessica wynder, 280 ridge pike, Apt C, Lafayette Hill, PA 19444-1952

TOTAL: 1 Undeliverable, 25 Duplicate, 1 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 18, 2024

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 16, 2024 at the address(es) listed below:

Name	Email Address
CLAIR M. STEWART	

District/off: 0313-2

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on behalf of Debtor Michael David Wynder clirstewart@cstewartlaw.com clirstewartecfmail@gmail.com

DENISE ELIZABETH CARLON

on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bkgroup@kmlawgroup.com

DENISE ELIZABETH CARLON

on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com

JASON BRETT SCHWARTZ

on behalf of Creditor Financial Services Vehicle Trust bkecf@friedmanvartolo.com bankruptcy@friedmanvartolo.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

KEVIN G. MCDONALD

on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com

MICHAEL PATRICK FARRINGTON

on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. mfarrington@kmlawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM EDWARD CRAIG

on behalf of Creditor ACAR Leasing LTD dba GM Financial Leasing wcraig@egalawfirm.com mortoncraigeef@gmail.com

TOTAL: 9

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Michael David Wynder  
Debtor(s)

Case No: 19-12166-amc  
Chapter: 13

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***NOTICE OF DEADLINE TO OBJECT TO DISCHARGE***

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 4/16/24